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United States Department of Agriculture,

Issued December 8, 1920.

BUREAU OF ANIMAL INDUSTRY.

JOHN R. MOHLER, CHIEF OF BUREAU.

SERVICE AND REGULATORY ANNOUNCEMENTS.

OCTOBER, 1920.

[This publication is issued monthly for the dissemination of information, instructions, rulings, etc., concerning the work of the Bureau of Animal Industry. Free distribution is limited to persons in the service of the bureau, establishments at which the Federal meat inspection is conducted, public officers whose duties make it desirable for them to have such information, and journals especially concerned. Others desiring copies may obtain them from the Superintendent of Documents, Government Printing Office, Washington, D. C., at 5 cents each, or 50 cents a year. A supply will be sent to each official in charge of a station or branch of the bureau service, who should promptly distribute copies to members of his force. A file should be kept at each station for reference.]

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CHANGES IN DIRECTORY.

Meat Inspection Inaugurated.

366. Ve Nut Prod	ducts Co., 109–111 (Commerce Street,	Newark	N.J.
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374. Cube-O (Inc.), 35 Myrtle Avenue, Brooklyn, N. Y.

345. Pure Food Specialty Corporation, 291 Railroad Avenue, Hackensack,

448. Virginia Products Co., Main Street, Charles Town, W. Va.

*124. Carolina Packing Co. of South Carolina, Orangeburg, S. Co.

Meat Inspection Withdrawn.

915. Frank M. Wattendorf & Co., 36 North Street, Boston, Mass.

958. I. H. Sentz, Chicago, Ill.

994-A. E. A. Tovrea & Co. (Inc.), Bishee, Ariz.

782. Liberty Packing & Provision Co., Denver, Colo.

Meat Inspection Withdrawn Following Suspension.

- 248. The Southern Cotton Oil Co., Bayonne, N. J.
- 975. Holland Pure Food Co., Detroit, Mich.
- 58. Quin Wo Chung Kee Co., New York, N. Y.
- 99. Burnham & Morrill Co., East Deering, Me.
- 255. Merrill-Soule Co., Syracuse, N. Y.
- 351-A. Valentine's Meat Juice Co., Richmond, Va.
- 885. Interstate Cotton Oil Refining Co., Sherman, Tex.

Meat Inspection Reinaugurated Following Suspension.

- 256. Taylor Provision Co., 63 Perrine Avenue, Trenton, N. J.
- 287. Rosslyn Packing Co., Rosslyn, Va.
- 663. Reinicker & Alvey, 3310 Harford Avenue, Baltimore, Md.

Change in Name of Establishment.

516. Swift & Co. (Inc.), successors G. H. Hammond Co., Corning, N. Y. (and The G. H. Hammond Co., U. S. A., subsidiary), 22–24 East Tioga Avenue, Corning, N. Y., instead of the Hammond Co.

Changes of Addresses of Establishments.

3-AK. Swift & Co., First and L Streets NW., Washington, D. C., instead of 14 Wholesale Row, Center Market, Washington, D. C.

923. Patrick-Young Co. (Inc.), Hermitage Road, Richmond, Va., instead of Ninth and Byrd Streets, Richmond, Va.

Change of Name and Address of Establishment.

*649. The William Schluderberg-T. J. Kurdle Co. (and the William Schluderberg & Son Co., subsidiary), Baltimore Street Fifth to Seventh Street, Baltimore, Md., instead of the William Schluderberg & Son Co., Bank and Third Streets, Baltimore, Md.

Stations Added.

Hackensack, N. J., meat inspection (substation of Paterson, N. J.).

Charles Town, W. Va., meat inspection (substation of Washington, D. C.).

Rosslyn, Va., meat inspection (substation of Washington, D. C.).

Orangeburg, S. C., meat inspection (substation of Augusta, Ga.).

Glendale, Ariz., poultry feeding and breeding, Mr. N. E. Luce.

Stations Discontinued.

Bisbee, Ariz., meat inspection.

Changes of Officials in Charge.

Dr. R. M. Mullings, 20 Federal Building, Jersey City, N. J., instead of Dr. Julius Huelsen.

Dr. M. E. Schwab, care Northern Packing Co., Grand Forks, N. Dak., instead of Dr. Geo. C. Faun.

Dr. Alvin F. Staub, general delivery, Lancaster, Pa., instead of Dr. F. W. Ainsworth.

Dr. C. A. Schuler, care South Dakota Packing & Shipping Co., Watertown, S. Dak., instead of Dr. R. G. Rice.

Change in Address of Official in Charge.

Dr. I. K. Atherton, care University of Maryland, College Park, Md., instead of-care Extension Division, State College.

Note.

Mailing address added: Dr. S. O. Fladness, P. O. box 304, Olympia, Wash.

ANIMALS SLAUGHTERED UNDER FEDERAL MEAT INSPECTION SEPTEMBER, 1920.

Station.	Cattle.	Calves.	Sheep.	Goats.	Swine,
Chicago Fort Worth. Kansas City. National Stock Yards. Omaha	172,842 26,604 124,709 43,128 71,055	44, 480 36, 946 37, 779 26, 387 10, 100	282, 441 8, 388 102, 157 44, 417 155, 773	637 791 264 523 123	304, 319 24, 867 105, 377 83, 667 76, 736
St. Louis Sioux City South St. Joseph South St. Paul	18,614 28,247 32,554 35,609	7,052 4,408 11,500 20,726	9,355 16,755 53,104 41,693		101, 263 50, 683 75, 335 68, 068
All other establishments. Total: September, 1920. September, 1919.	270, 122 825, 484 855, 192	347, 578 317, 984	436, 693 1, 150, 776 1, 291, 979	213 2,551 10,238	1,088,287 1,978,602 1,997,149
9 months ended September, 1920 9 months ended September, 1919	6, 239, 265 7, 016, 509	3, 183, 035 2, 938, 523	8,013,707 8,815,544	31,377 53,183	28, 217, 986 31, 065, 594

Horses slaughtered, at all establishments, September, 1920, 43.

IMPORTS OF FOOD ANIMALS AND OF MEATS AND MEAT FOOD PRODUCTS.

The statements following show the imports of food animals and of meats and meat food products inspected by the Bureau of Animal Industry during September, 1920, with figures for other periods for comparison.

Imports of food animals.

Country of export.	Cattle.	Swine.	Sheep.	Goats.
Mexico. Canada. Great Britain	281 40,431 550	36	33, 451	1
Total: September, 1920. September, 1919. 9 months ended Septemper, 1920. 9 months ended September, 1919.	41, 262 62, 673 217, 160 354, 945	36 1,486 786 19,940	33, 451 30, 644 72, 621 91, 981	1,72 12,33 5,98

Imports of meat and meat food products.

Country of sum out	Fresh and	refrigerated.	Canned	Other	Total	
Country of export.	Beef, Other.		and cured.	products.	weight.	
Argentina. Australia Canada New Zealand Uruguay Other countries. Total: September, 1920 September, 1919 9 months ended September, 1920. 9 months ended September, 1919.	Pounds, 236, 343 4, 134, 436 4, 370, 779 2, 570, 673 25, 648, 960 24, 838, 351	Pounds. 3,762,132 43,275 1,600,237 7,300,351 12,705,995 616,233 53,693,926 13,282,344	Pounds, 204, 120 68, 133 3, 600 392, 978 11, 080 679, 911 174, 846 3, 931, 727 30, 680, 791	38,723 939,317 46,889 1,024,929 178,697 4,919,148 6,055,824	Pounds. 4, 202, 595 43, 275 5, 841, 529 8, 243, 268 392, 978 57, 969 18, 781, 614 3, 540, 449 88, 193, 761 74, 857, 310	

Condemned in September, 1920: Beef, 349 pounds; pork, 100 pounds; total, 449 pounds.

FOREIGN OFFICIALS AUTHORIZED TO SIGN INSPECTION CERTIFICATES FOR MEAT AND PRODUCTS FOR IMPORTATION INTO THE UNITED STATES.

The following is an additional name, address, and facsimile signature of a foreign national Government official authorized to sign and issue certificates of inspection for meat and meat food products offered for importation into the United States:

Country, name, and address.	Signature.
ENGLAND.	1/1/
Robt. Wilkinson, medical health officer for the Penge Urban district.	P.Wugnisa

INSPECTION AND TESTING OF ANIMALS FOR CANADA.

The following changes have been made in the list of practicing veterinarians registered by the bureau and authorized to inspect and test with mallein horses, mules, and asses intended for export to Canada:

Names Added to List.

Dr. A. F. Baldwin, Box 221, Miles City, Mont.

Dr. J. P. Foster, 615 Fourth Avenue, South, Minneapolis, Minn.

Name Removed from List.

Dr. F. S. Gray, Miles City, Mont.

LICENSES FOR VETERINARY BIOLOGICAL PRODUCTS.

The following changes have been made in the list of licenses for the manufacture of veterinary biological products for the year 1920 under the act of Congress of March 4, 1913 (37 Stat., 832), and the regulations made thereunder (B. A. I. Order 265):

License Issued.

License No.	Date.	Name and address of firm.	Products.
112-A	1920.	Fort Dodge Serum Co. (Inc.), $600\frac{1}{2}$	Keratitis mixed bacterin (bovine); mixed-
	Oct. 19	Central Avenue, Fort Dodge, Iowa.	infection bacteria (bovine).

License Canceled.

United States veterinary license No. 144, dated February 12, 1920, and issued to Terrell's Biological & Chemical Laboratories, 311–322 Texas State Bank Building, Fort Worth, Tex., was canceled under date of October 16, 1920.

QUANTITIES OF ANTIHOG-CHOLERA SERUM AND HOG-CHOLERA VIRUS PRODUCED, AUGUST AND SEPTEMBER, 1920.

V. A.	Ser	um.	Simultane	Hyperim- munizing virus.	
Months.	Ordinary.	Ordinary. Clear.			
AugustSeptember	C. c. 42, 479, 762 26, 109, 361	C. c. 3, 604, 492 3, 910, 632	C. c. 1,699,772 2,252,024	C. c. 34, 434 29, 737	C. c. 8,370,767 3,955,091

ROLL OF HONOR.

The name of Harry H. Hubbard, veterinary inspector, should be added to the list of former bureau employees who were granted leave to enter the military service of the United States and who have since died while in that service. His name is recorded as an addition to those published in Service and Regulatory Announcements for November, 1918, page 96; December, 1918, page 103; January, 1919, page 5; March, 1919, page 25; and May, 1919, page 51.

Dr. Hubbard, of Kansas, veterinary inspector, was appointed in the bureau October 22, 1917, entered the military service February 21, 1918, and died of pneumonia while on foreign duty December 26, 1918.

SUMMARY OF TUBERCULOSIS-ERADICATION WORK IN COOPERATION WITH STATES, SEPTEMBER, 1920.

Station.	G	States	States.	Tı	ibercu tests.	lin	Total once-tested free herds in the State.	accredited in the State.	Inspector in	State official.
Station.	States.	Herds or lots.	Cattle tested.	Reacted.	Total once herds in t	Total a c	charge.	State omeral.		
Albany, N. Y Atlanta, Ga Augusta, Me Baltimore, Md Birmingham, Ala Bismarek, N. Dak Boise, Idaho Boston, Mass Do Charleston, W. Va Chicago, Ill. Columbia, S. C Columbus, Ohio Des Moines, Iowa Fort Worth, Tex. Frankfort, Ky Harrisburg, Pa Hartford, Conn Helena, Mont Indianapolis, Ind	N. H	205 489 106 101 11 83 284 25 2 1 137 136 45 147 179 32 84 200 21 176 240	1, 326 951 1, 275 1, 506 2, 673 1, 505 89 23 1, 252 2, 972 1, 940 3, 918 1, 262 2, 856 436 2, 878	6 53 71 47 30 344 3 1 11 185 310 6 18 135 60 48	475 706 528 144 295 1, 101 1, 142 42 12 31 689 373 233 890 718 73 392 590 71 1, 332	8 164 115 33 178 8 25 6 7 48 101 45 161 54 1	W. M. MacKellar J. B. Reidy T. A. Ladson C. J. Becker H. H. Cohenour W. A. Sullivan do do. do. Geo. W. Neff J. J. Lintner W. K. Lewis Leo E. Davis F. H. Thompson H. Grafke W. F. Biles P. E. Quinn E. I. Smith	D. W. McLaury, Albany. P. F. Bahnsen, Atlanta. W. H. Lynch, Augusta. R. C. Reed, Baltimore. C. A. Cary, Auburn. W. F. Crewe, Bismarck. J. D. Adams, Boise. L. H. Howard, Boston. J. S. Pollard, Providence. A. L. Felker, Concord. J. H. Sewart, Charleston. A. T. Peters, Springfield. W. K. Lewis, Columbia. T. A. Burnett, Columbus. P. Malcolm, Des Moines. L. G. Cloud, Fort Worth. S. F. Musselman, Frankfort. T. E. Munce, Harrisburg. J. M. Whittlesey, Hartford. W. J. Butler, Helena. L. E. Northrup, Indian-		
Jackson, Miss. Jefferson City, Mo Lansing, Mich. Lincoln, Nebr. Little Rock, Ark. Madison, Wis. Montpelier, Vt. Nashville, Tenn. New Orleans, La. Oklahoma. Pierre, S. Dak. Portland, Oreg. Do. Richmond, Va	Miss Mo Mich Nebr Ark Wis Vt Tenn La Okla S. Dak. Oreg Wash Va	54 899 77 41 5 179 184 52 6 22 37 265 247 55	2,809 1,450 1,040 98 4,201 3,472 1,165 570 864 767 3,126 2,150	29 40 107 170 4 1 17 11	335 759 158 393 72 971 1,012 358 165 201 201 479 646 633	64 177 127 36 15 361 81 99 28 5 20 32 22 369	Ralph Graham. T. S. Rich C. H. Hays. J. H. Bux J. S. Healy A. J. De Fosset. Robert Jay R. W. Tuck W. C. Drake, jr J. O. Wilson	apolis. H. Chadwick, Jackson. D. F. Luckey, Jefferson City. H. H. Halladay, Lansing. W. T. Spencer, Lincoln. R. M. Gow, Little Rock. C. P. Norgord, Madison. E. S. Brigham, Montpelier. M. Jacob, Nashville. E. P. Flower, Baton Rouge. J. A. Whitehurst, Oklahoma. A. E. Beaumont, Pierre. W. H. Lytle, Salem. L. C. Pelton, Olympia. J. G. Ferneyhough, Richards		
Do	N. C. Minn. Utah. Utah. Kans. Kans. N. J. Del.	264 139 221 129 89 14	663 4,852 1,238 1,110 2,070 2,250 168 313 116	34 76	611 441 1,182 124 23	148 593 40 1 39 103 28 10	A. J. Payne W. J. Fretz F. E. Murray do J. G. Fish H. M. Graefe	mond. Wm. Moore, Raleigh. C. E. Cotton, St. Paul. R. W. Hoggan, Salt Lake City. Edw. Records, Reno. J. W. DeMilly, Tallahassee. J. H. McNeil, Trenton. Wesley Webb, Dover.		
Total		5, 111	72,074	2,727	21,800	3,892				

TEXAS-FEVER QUARANTINE—PLACES TO WHICH SOUTHERN CATTLE MAY BE SHIPPED FOR IMMEDIATE SLAUGHTER.

The following changes have been made in the list of places to which southern cattle may be shipped for immediate slaughter under State and Federal permission:

Permission Granted.

Texas: San Antonio-Union Stock Yards.

VIRGINIA: Norfolk, (Berkley)—Union Stock Yards.

Permission Withdrawn.

Pennsylvania: *Philadelphia*—Armour & Co.; Consolidated Dressed Beef Co. D. B. Martin & Co.; and West Philadelphia Stock Yards Co.

AMENDMENT TO PROPERTY REGULATIONS.

[By memorandum No. 329 of the Office of the Secretary, dated Sept. 29, 1920.]

Paragraph 9 of the property regulations is amended to read as follows:

9. Sale or other disposition of property in general.—Articles for which the department in Washington has no further use, and articles which have become unserviceable will be turned over, fully listed and tagged, to the officer in charge of supplies. Upon receipt of property thus turned in, the officer in charge of supplies will place the same on exhibition, notifying all property officers of the various bureaus and offices of the fact, and transfer, without charge, to other bureaus or offices, such articles as may be desired, taking a receipt for the same which shall be attached to the turn-in papers and become a part of the record in that particular case. The officer in charge of supplies may also take into his stock such articles as he can handle and believes at some future time may be disposed of in the same way. The officer in charge of supplies shall then call a meeting of the board of survey and dispose of the residue of the turned-in property by transfer to the General Supply Committee..

When any board of survey has decided that articles shall be sold the sale will be advertised by notifying interested parties by letter, circular, or poster. No expense will be allowed for advertising in newspapers except by specific written authority of the Secretary. When property has been sold the board of survey will pay all expenses, take receipts therefor, and remit the net proceeds by postal money order, bank draft, or cash to the disbursing clerk of the department or appropriate fiscal agent, to be deposited in the Treasury to the credit of miscellaneous receipts. No department property shall be disposed of by private sale unless the Secretary shall so direct.

property shall be disposed of by private sale unless the Secretary shall so direct.

For action concerning such articles outside of Washington special boards of survey will be appointed upon recommendation of the chief of bureau. Recommendations for the appointment of special boards of survey shall be supported by descriptions of the articles to be disposed of, together with statements of the specific reasons therefor.

In the case of articles of equipment at field stations of the Forest Service and the Bureau of Public Roads, which have become unserviceable or which are of no further use in the service but have a sale value estimated at \$500 or less, the Forester or the Chief of the Bureau of Public Roads shall have full authority to act in like manner to and subject to all the restrictions prescribed for boards of survey, and may delegate this authority to district foresters and district engineers, respectively. This authority may also be delegated by the Chief of the Bureau of Public Roads to the chief of the Equipment Division of that bureau.

It shall be the duty of each board of survey to see to the destruction of all property which it has condemned and ordered to be destroyed. At least one member of the board shall be present when the property is destroyed, and when proper destruction has been effected shall make and submit to the Secretary a certificate to that effect.

The transfer of property in the field from one branch of a bureau to another shall be made only upon approval of the chief of bureau.

The transfer of property in the field from one bureau to another shall be made only upon the approval of the Secretary.

The sale of property in the field by one bureau to another is prohibited.

INSTRUCTION BY CIVIL EMPLOYEES IN ANY INSTITUTION PREPARING PERSONS FOR CIVIL-SERVICE EXAMINATIONS.

For the information and guidance of employees of the department there is quoted below a letter from the Civil Service Commission, dated September 22, 1920, regarding teaching in schools where special preparation is made to assist persons in passing civilservice examinations.

The commission invites your attention to an Executive order of the President, dated

October 13, 1905, which reads as follows:

"No officer or employee of the Government shall directly or indirectly instruct or be concerned in any manner in the instruction of any person or class of persons with a view to their special preparation for the examinations of the United States Civil Service The fact that any officer or employee is found so engaged shall be con-

sidered sufficient cause for his removal from the service."

On January 13, 1920, the President promulgated an order amending that of October 13, 1905, the effect of the amendment being to extend to Government establishments generally the exemption made recently in the case of the Federal Board for Vocational Education. A copy of the Executive order of January 13, 1920, is herewith inclosed. It is important to point out that the scope of this Executive order includes those cases where Government employees are now engaged in teaching at any institution and where approval has not already been obtained.

It is requested that the Executive order of January 13, 1920, and the scope of its

application be made immediately public in the department.

The commission would further be pleased if, as the department has occasion to consider cases arising under this Executive order, and before it consents to the employment by a school of an officer or employee for the purpose of teaching any subject, the matter should be referred to the commission for its opinion as to whether such teaching is in violation of the order referred to.

The Executive order, as amended, reads as follows:

No officer or employee of the Government shall, directly or indirectly, instruct or be concerned in any manner in the instruction of any person or classes of persons, with a view to their special preparation for the examinations of the United States Civil Service Commission. The fact that any officer or employee is found so engaged shall be considered sufficient cause for his removal from the service: Provided, That this order shall not be so construed as to prevent the Federal Board for Vocational Education, the Medical Department s of the Army and Navy, and any other branches of the Government from utilizing the Government facilities and the services of Federal officers and employees where such facilities or services may be necessary or useful in carrying out the duties imposed upon such departments or branches by law, in the training and testing of disabled soldiers, sailors, and marines.

In this connection attention is called to memorandum 286, dated July 25, 1919, and paragraph 51 of the Administrative Regulations relating to this matter. All employees in the department concerned are requested to cooperate with the Civil Service Commission in carrying out the provisions of the Executive order.

RESULTS OF PROSECUTIONS FOR VIOLATIONS OF LAWS.

Penalties have been imposed in prosecutions for violations of regulatory laws, as reported to the bureau, as follows:

Livestock Quarantine Law.

W. F. Dunton, \$100. Louisville & Nashville Railroad Co., \$100 and costs. Atlantic Coast Line (2 cases), \$100 and costs. Chicago, Rock Island & Pacific Railway Co., \$100. Midland Valley Railroad Co., \$200 and costs. Gulf Coast & Santa Fe Railway Co. (3 cases), \$300. Missouri Pacific Railway System (2 cases), \$200 and costs. Alabama & Vicksburg Railway Co., \$50 and costs. St. Louis Southwestern Railway Co., \$100 and costs. Dan Miller, \$100.

Henry D. Jones, \$100. Gentry & Thompson, \$500. Willis R. Shaw, \$25 and costs. J. L. Oxner, \$100. Dr. N. L. Geil, \$250 and costs. Wm. Shaver, \$100. T. R. Walker, \$100. Walter C. Platt, \$100. Oscar Irving, \$100. Seaboard Air Line Railway, \$100 and costs. Charles Chambers, \$300.

Receivers of Georgia & Florida Railway (2 cases), \$200 and costs.

NEW PUBLICATIONS OF THE BUREAU.

[The bureau keeps no mailing list for sending publications to individual employees, but publications are sent in bulk to officers in charge for distribution to members of their forces. The number of copies sent varies with the subject or nature of the publication and the number and class of employees. Officers in charge will use their judgment and distribute publications to best advantage. So far as possible additional copies will be furnished on request.]

Department Bulletin 870. Effect of Winter Rations on Pasture Gains of Yearling Steers. By E. W. Sheets and R. H. Tuckwiller, Animal Husbandry Division. Pp. 20, figs. 8.

Department Bulletin 890. Milk-Plant Equipment. By Ernest Kelly and Clarence

E. Clement, Dairy Division. Pp. 42, figs. 23. Farmers' Bulletin 1107. Brood Coops and Appliances. By D. M. Green, Animal

Husbandry Division. Pp. 8, figs. 5. Farmers' Bulletin 1112. Culling for Eggs and Market. By Rob R. Slocum, Animal

Husbandry Division. Pp. 8, figs. 5.

Farmers' Bulletin 1133. Feeding Garbage to Hogs. By F. G. Ashbrook and A. Wilson, Animal Husbandry Division. Pp. 26, figs. 16.

Farmers' Bulletin 1135. The Beef Calf: Its Growth and Development. By E. W Sheets, Animal Husbandry Division. Pp. 32, figs. 24.

Yearbook Separate 821. Live Stock Conditions in Europe. By Turner Wright, Bureau of Markets, and George A. Bell, Animal Husbandry Division. Pp. 407 to 424 of the 1919 Yearbook. Figs. 6.

Department Circular 129. Milk for the Family. Contribution from the Dairy Division and the Office of Home Economics. Pp. 4, figs. 2.

B. A. I. Order 270. Special Order Providing for Shipment of Cattle of the Nonquarantined Area for Exhibition at the Florida State Fair and Exposition, Jacksonville, Fla., November 18 to 27, 1920. P. 1.

ORGANIZATION OF THE BUREAU OF ANIMAL INDUSTRY.

Chief: John R. Mohler. Assistant Chief: B. H. RAWL. Assistant to the Chief: CHARLES C. CARROLL. Chief Clerk: J. R. COHRAN. Editor: D. S. Burch. Animal Husbandry Division: George M. Rommel, chief. Biochemic Division: M. Dorset, chief. Dairy Division: B. H. RAWL, chief. Division of Hog-Cholera Control: U. G. Houck, chief.

Division of Virus-Serum Control: D. I. SKIDMORE, chief. Field Inspection Division: A. W. MILLER, chief. Meat Inspection Division: R. P. Steddom, chief. Miscellaneous Division: A. M. Farrington, chief. Pathological Division: John S. Buckley, chief. Quarantine Division: Richard W. Hickman, chief. Tick Eradication Division: R. A. Ramsay, chief. Tuberculosis Eradication Division: J. A. Kiernan, chief. Zoological Division: B. H. Ransom, chief. Experiment Station: E. C. Schroeder, superintendent. Office of Accounts: A. C. Davis in charge. Appointment Section: George H. Russell in charge.

SAVE FIRST.

"What's become of that pocketful of bills I had the other day?"

This is the question that the average man most frequently asks himself, and most generally fails to answer. The last few dollars are easy to account for, but memory fails to pick up the trail of the others.

The cold fact is, it's gone. Well, you'll save some of the next handful you get. This has gone on long enough.

But what did become of that first dollar out of the pay envelope?

The man who has found the road to comfort, probable prosperity, even wealth, can always answer it.

He saved it.

He did not wait to put away as savings what was left when he got through spending. He saved out first for himself some small sum whose absence was certain not to embarrass him. If there was money left when his next pay came in, he saved what was left, too.

The man who can not answer it is the too-frequently found man who is ever the victim of "hard luck." He never has at hand a weapon to drive the wolf away.

The steady, consistent saver is the man who wins. The first dollar out of the pay envelope is never missed.

Save first. Spend afterwards.



ADDITIONAL COPIES

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